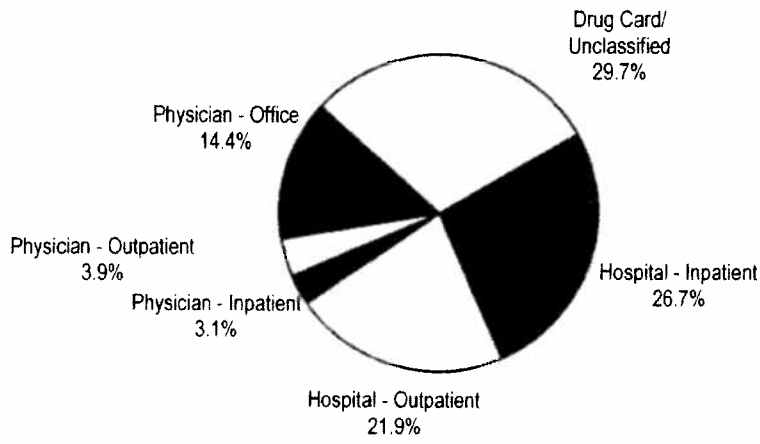


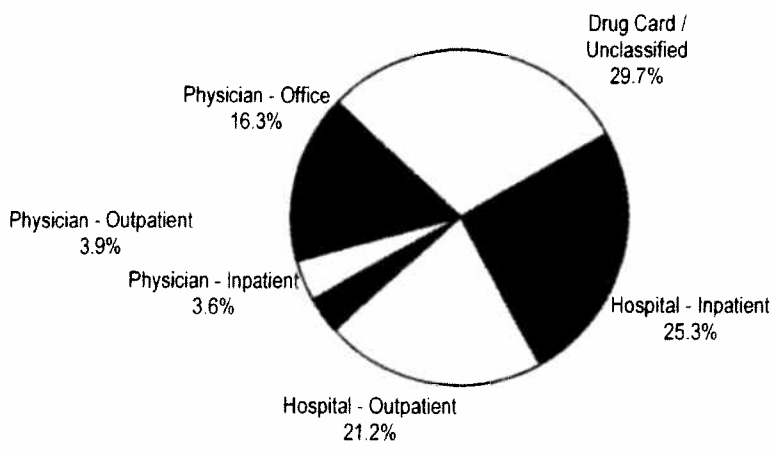
**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
MEDICAL CARE PAYMENT SUMMARY**

	<u>2008</u>	<u>% of Total</u>	<u>2007</u>	<u>% of Total</u>	<u>% Change</u>
Hospital - Inpatient	\$14,675,995	26.7%	\$13,719,452	25.3%	7.0%
Hospital - Outpatient	\$12,017,788	21.9%	\$11,478,099	21.2%	4.7%
Physician - Inpatient	\$1,722,631	3.1%	\$1,939,683	3.6%	-11.2%
Physician - Outpatient	\$2,158,523	3.9%	\$2,135,352	3.9%	1.1%
Physician - Office	\$7,883,424	14.4%	\$8,828,672	16.3%	-10.7%
Drug Card / Unclassified	<u>\$16,461,360</u>	<u>30.0%</u>	<u>\$16,108,645</u>	<u>29.7%</u>	<u>2.2%</u>
Total	\$54,919,721	100.0%	\$54,209,903	100.0%	1.3%

**2008
MEDICAL CARE PAYMENT DISTRIBUTION**



**2007
MEDICAL CARE PAYMENT DISTRIBUTION**



Nebraska Comprehensive Health Insurance Pool
Medical Payments by Type of Service
For Claims Paid January 1, 2007 through December 31, 2008

	<u>2008</u>		<u>2007</u>		<u>Percent Change</u>
	<u>Payments</u>	<u>Percent of Total</u>	<u>Payments</u>	<u>Percent of Total</u>	
Hospital Inpatient	\$14,675,995	26.7%	\$13,719,451	25.3%	7.0%
Hospital Outpatient	\$12,017,788	21.9%	\$11,478,099	21.2%	4.7%
Physician	\$11,764,578	21.4%	\$12,903,708	23.8%	-8.8%
Misc./Drug/Unclassified	\$16,461,360	30.0%	\$16,108,645	29.7%	2.2%
Total	\$54,919,721	100.0%	\$54,209,903	100.0%	1.3%

**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
MEDICAL CARE/ENROLLMENT CHANGE SUMMARY**

	<u>COVERED CHARGES</u>			<u>NET PAYMENTS</u>		
	<u>2008</u>	<u>2007</u>	<u>% Change</u>	<u>2008</u>	<u>2007</u>	<u>% Change</u>
Hospital - Inpatient	\$30,275,874	\$29,119,575	4.0%	\$14,675,995	\$13,719,452	7.0%
Hospital - Outpatient	\$34,777,389	\$31,710,557	9.7%	\$12,017,788	\$11,478,099	4.7%
Physician - Inpatient	\$4,371,798	\$4,796,002	-8.8%	\$1,722,631	\$1,939,683	-11.2%
Physician - Outpatient	\$6,621,417	\$6,298,016	5.1%	\$2,158,523	\$2,135,352	1.1%
Physician - Office	\$16,159,799	\$17,914,821	-9.8%	\$7,883,424	\$8,828,672	-10.7%
Drug Card / Unclassified	\$31,359,683	\$29,585,736	6.0%	\$16,461,360	\$16,108,645	2.2%
Total	\$123,565,959	\$119,424,707	3.5%	\$54,919,721	\$54,209,903	1.3%

CHANGE IN ENROLLMENT

	<u>2008</u>	<u>2007</u>	<u>% Change</u>
January	5,093	5,308	-4.1%
February	5,093	5,281	-3.6%
March	5,082	5,290	-3.9%
April	5,108	5,271	-3.1%
May	5,137	5,268	-2.5%
June	5,144	5,261	-2.2%
July	5,134	5,248	-2.2%
August	5,127	5,195	-1.3%
September	5,145	5,171	-0.5%
October	5,157	5,163	-0.1%
November	5,144	5,130	0.3%
December	<u>5,145</u>	<u>5,107</u>	<u>0.7%</u>
Total	61,509	62,693	-1.9%

	<u>2008</u>	<u>2007</u>	<u>% Change</u>
Average Membership	5,126	5,224	-1.9%
Ave. Covered Charge Per Mbr	\$24,107	\$22,859	5.5%
Ave. Payment Per Mbr	\$10,714	\$10,376	3.3%

ENROLLMENT SUMMARY BY QUARTER

	<u>2008</u>	<u>2007</u>	<u>% Change</u>
1st Quarter	15,268	15,879	-3.8%
2nd Quarter	15,389	15,800	-2.6%
3rd Quarter	15,406	15,614	-1.3%
4th Quarter	<u>15,446</u>	<u>15,400</u>	<u>0.3%</u>
Total	61,509	62,693	-1.9%

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
ENROLLMENT SUMMARY

2008			2007		
AGE	MALE	FEMALE	AGE	MALE	FEMALE
17 & Under	245	161	17 & Under	254	142
18	25	15	18	26	18
19	25	18	19	21	13
20	22	13	20	20	14
21	17	18	21	23	19
22	27	18	22	17	19
23	20	19	23	22	18
24	26	19	24	31	16
25	31	19	25	29	14
26	26	16	26	29	11
27	25	12	27	35	10
28	28	11	28	33	12
29	35	14	29	23	14
30	21	16	30	20	12
31	20	11	31	21	15
32	21	17	32	20	15
33	21	18	33	18	11
34	17	14	34	24	16
35	26	12	35	27	25
36	27	24	36	29	19
37	30	19	37	27	19
38	27	19	38	29	29
39	28	28	39	22	20
40	24	22	40	28	26
41	28	24	41	29	24
42	32	29	42	38	30
43	38	30	43	30	24
44	35	27	44	48	34
45	52	34	45	49	44
46	54	44	46	65	61
47	65	63	47	70	51
48	72	51	48	66	51
49	67	48	49	61	55
50	67	55	50	70	56
51	74	60	51	80	66
52	84	70	52	90	56
53	93	58	53	82	72
54	85	71	54	89	83
55	85	85	55	89	96
56	95	95	56	100	100
57	104	103	57	100	101
58	93	106	58	113	104
59	111	110	59	108	105
60	105	110	60	102	125
61	109	138	61	95	104
62	103	113	62	103	151
63	110	175	63	117	151
64	117	171	64	120	199
65+	5	9	65+	6	9
TOTAL:	2,696	2,430		2,747	2,477

TOTAL CONTRACTS: 5,126
AVERAGE AGE: 47.4

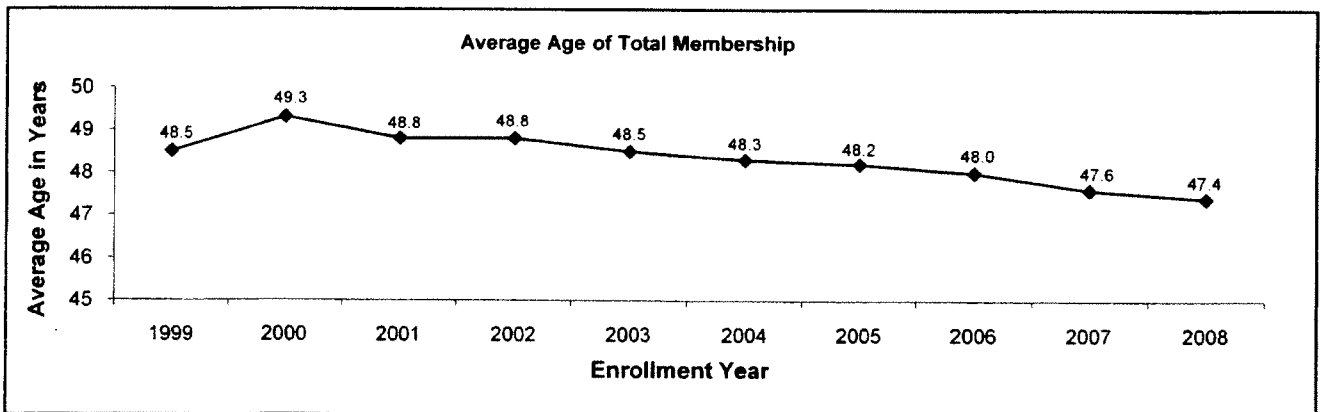
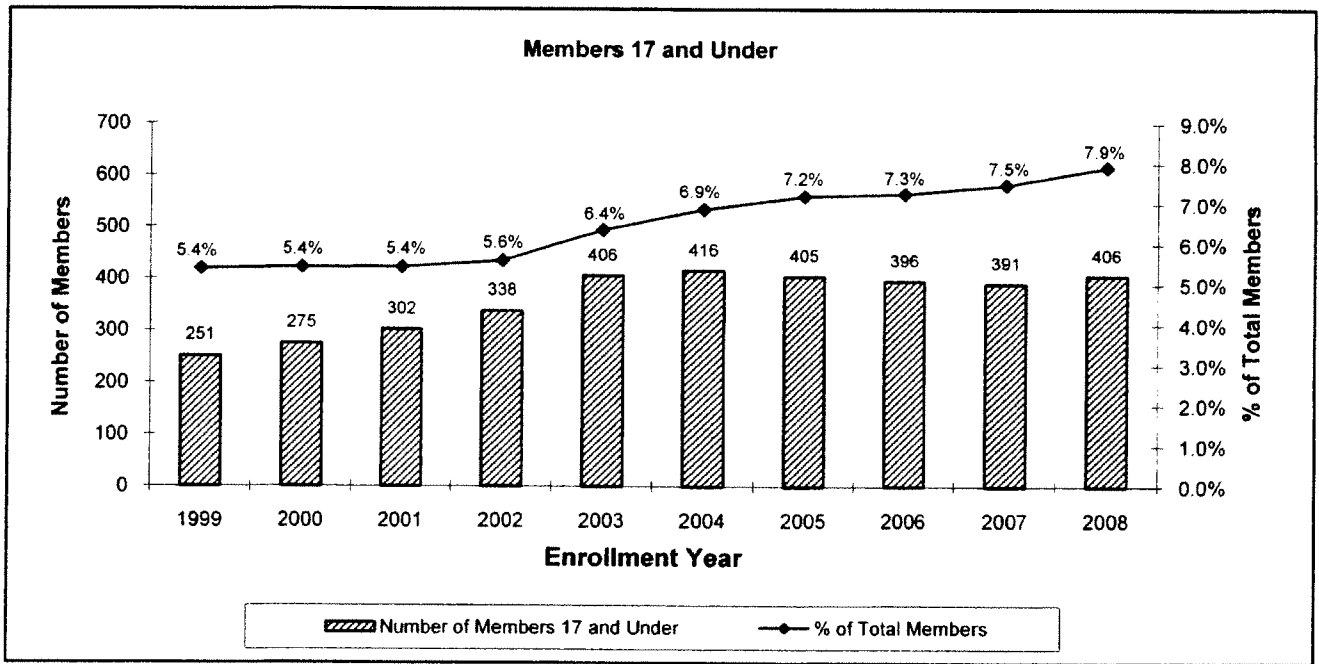
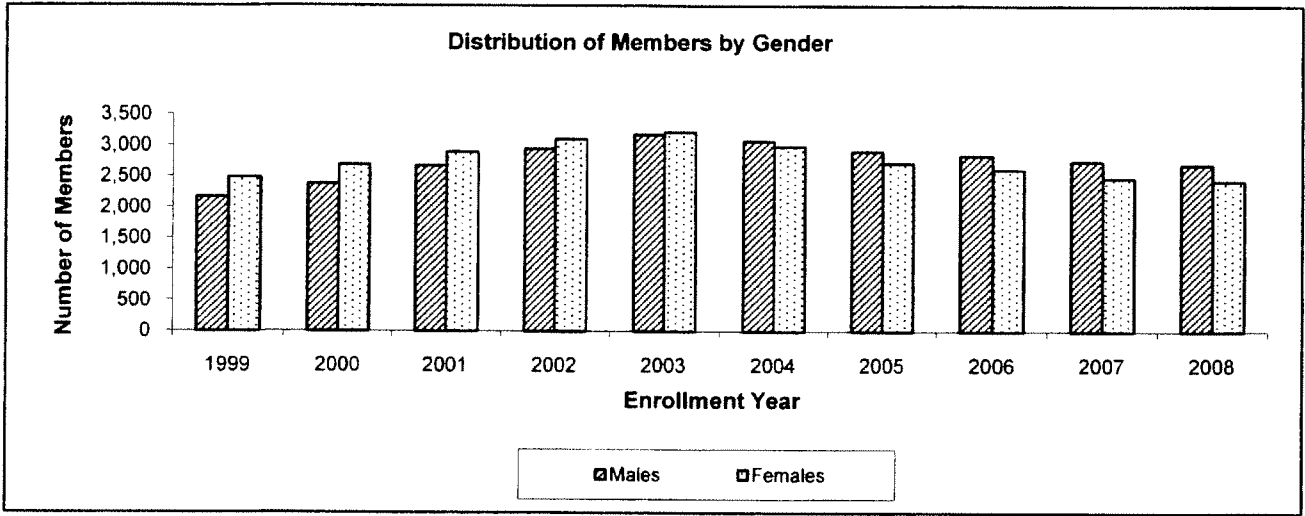
TOTAL CONTRACTS: 5,224
AVERAGE AGE: 47.6

BREAKDOWN BY DEDUCTIBLE

1/2 to total
< \$3000 down
> \$4000 up
\$3400 last year
"3600 this year

2008		2007	
OPTION	CONTRACTS	OPTION	CONTRACTS
\$500	378	\$500	389
\$1000	671	\$1000	734
\$1500	232	\$1500	231
\$2000	1,199	\$2000	1,360
\$3000	378	\$3000	419
\$4000	665	\$4000	576
\$5000	911	\$5000	909
\$7500	168	\$7500	163
\$10,000	525	\$10,000	443
TOTAL:	5,126	TOTAL:	5,224

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
TEN-YEAR HISTORY OF ENROLLMENT



Nebraska Comprehensive Health Insurance Pool
High Claims Summary
Paid Claims Over \$100,000 for January 1, 2008 through December 31, 2008

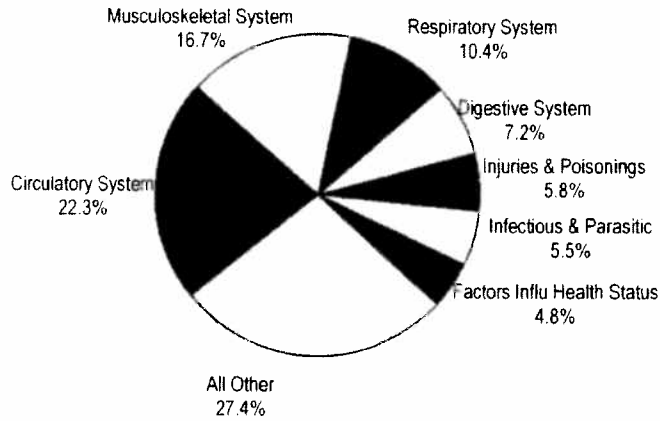
<u>Diagnostic Category/Condition</u>	<u>Number of Cases</u>	<u>Payments</u>
Cancer/Leukemia/Lymphoma/Chemo	29	\$5,548,590
Multiple diagnoses	13	3,122,178
Circulatory	10	1,816,655
Kidney/Urinary tract/Chronic renal failure	5	1,156,660
Ill-defined/Symptoms/Other	4	916,774
Respiratory	2	690,230
Musculoskeletal	5	589,872
Blood/Blood-forming Organs/Immune System	3	446,039
Endocrine system disorders	3	405,546
Injuries/Poisonings/Complications	2	326,774
Digestive	2	246,741
Infectious/Parasitic	1	166,831
TOTAL	79	\$15,432,890

Nebraska Comprehensive Health Insurance Pool
High Claims Summary
Paid Claims Over \$75,000 for January 1, 2005 through December 31, 2008

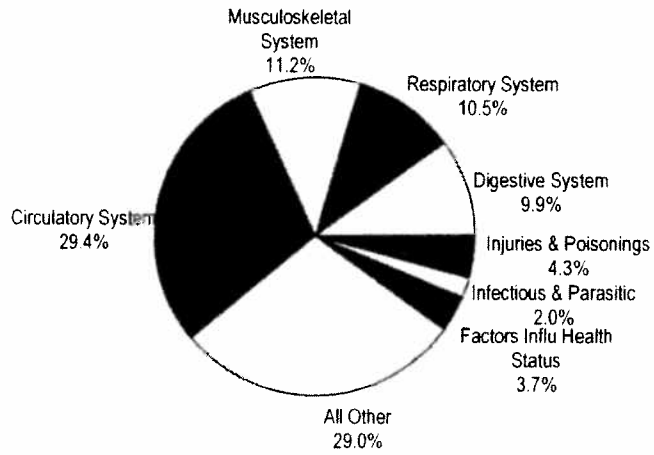
	2008	2007	2006	2005
Number of Cases	129	135	126	133
Total Payments	\$19,779,279	\$19,104,937	\$18,406,971	\$18,551,401
Average Payment per Case	\$153,328	\$141,518	\$146,087	\$139,484
% of Total Medical Claims	36%	35%	34%	35%

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL INPATIENT HOSPITAL PAYMENTS BY DIAGNOSTIC CATEGORY

INPATIENT 2008



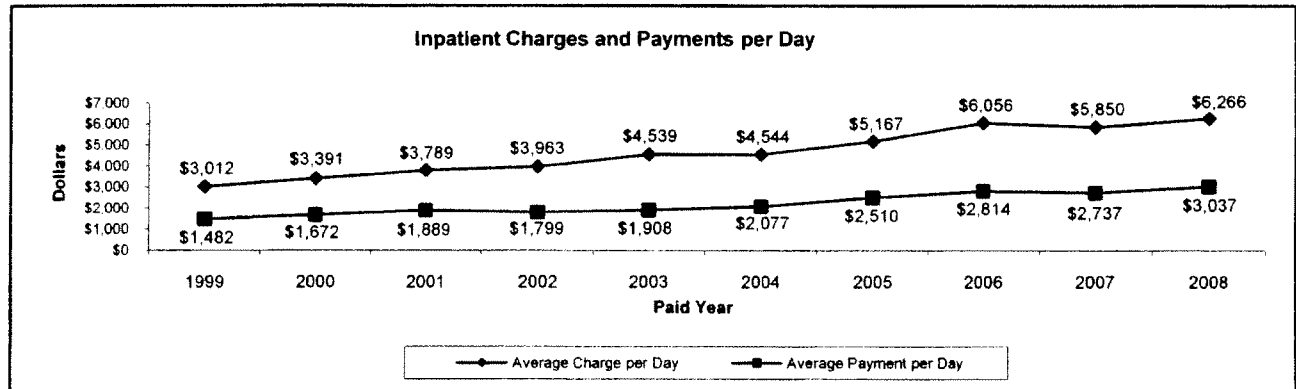
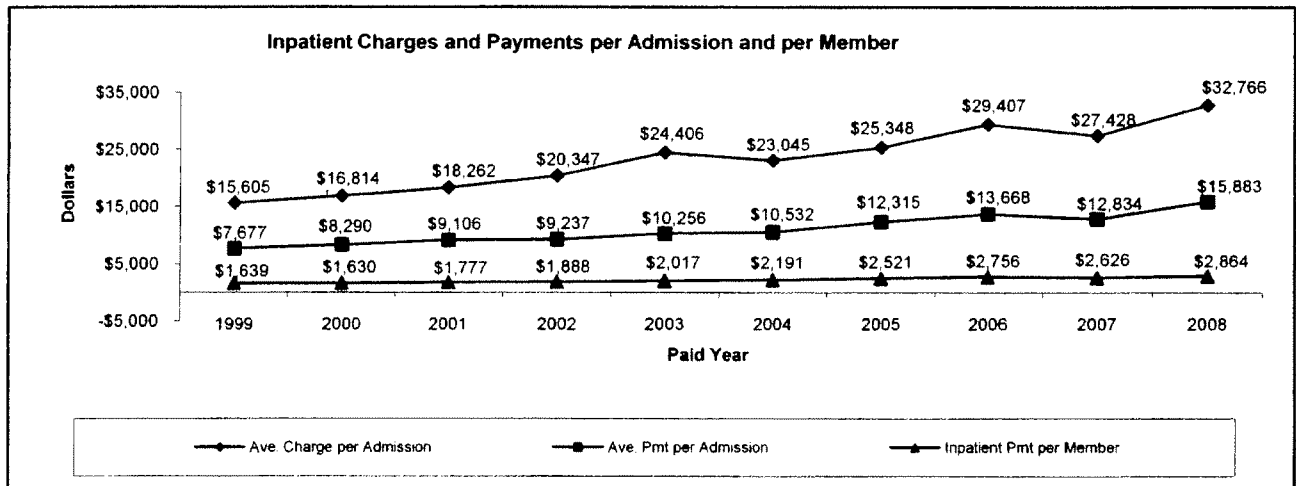
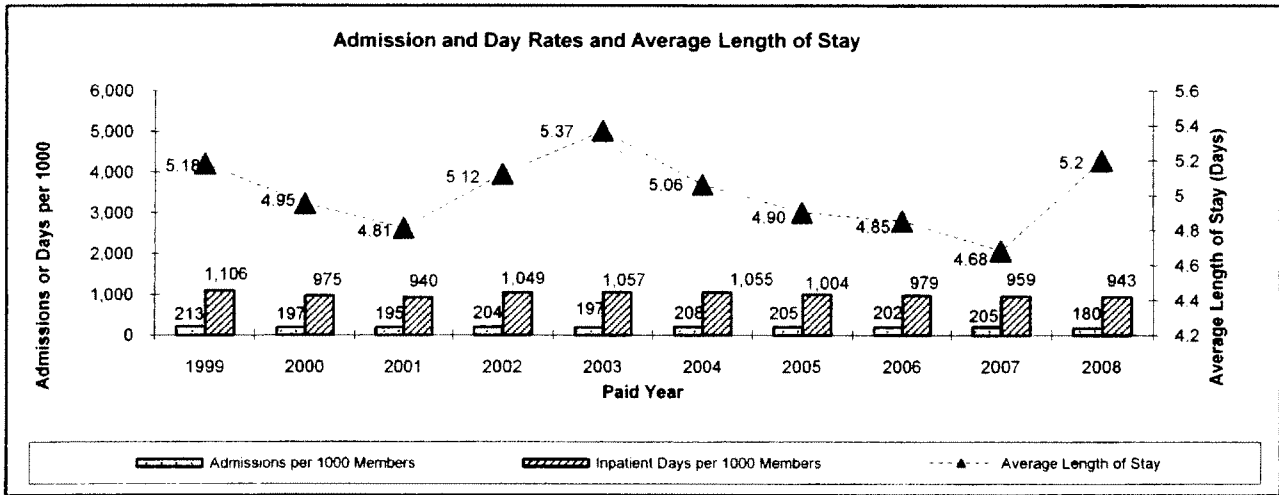
INPATIENT 2007



Nebraska Comprehensive Health Insurance Pool
Membership and Inpatient Hospital Utilization
January 1, 2007 through December 31, 2008

	<u>2008</u>	<u>2007</u>	<u>% Change</u>
Average Membership	5,126	5,224	-1.9%
Admission per 1000 Members	180	205	-11.9%
Inpatient Days per 1000 Members	943	959	-1.7%
Inpatient Payments per Member	\$2,863	\$2,626	9.0%
Average Charge per Day	\$7,331	\$5,494	33.4%
Average Payment per Day	\$3,037	\$2,737	11.0%
Average Charge per Admission	\$38,339	\$27,428	39.8%
Average Payment per Admission	\$15,883	\$12,834	23.8%
Average Length of Stay	5.22	4.68	11.6%

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL TEN-YEAR HISTORY OF INPATIENT STATISTICS



Nebraska Comprehensive Health Insurance Pool
Hospital Inpatient Payments
 For Claims Paid January 1, 2007 through December 31, 2008

RANK	MAJOR DIAGNOSTIC CATEGORY	PAYMENTS			PAYMENTS PER MEMBER		
		2008	2007	Percent Change	2008	2007	Percent Change
1	Circulatory	\$3,279,492	\$4,028,044	-18.6%	\$627.77	\$771.07	-18.6%
2	Musculoskeletal/Connective System	2,448,301	1,542,836	58.7%	\$468.66	\$295.34	58.7%
3	Respiratory	1,520,010	1,438,657	5.7%	\$290.97	\$275.39	5.7%
4	Digestive	1,059,925	1,351,759	-21.6%	\$202.90	\$258.76	-21.6%
5	Injuries & Poisonings	849,158	593,427	43.1%	\$162.55	\$113.60	43.1%
6	Infectious & Parasitic	805,345	276,087	191.7%	\$154.16	\$52.85	191.7%
7	Factors Influencing Health Status/Other	698,449	516,060	35.3%	\$133.70	\$98.79	35.3%
8	Kidney & Urinary Tract	673,146	481,555	39.8%	\$128.86	\$92.18	39.8%
9	Myeloproliferative/Poorly Diff Neoplasms	665,279	673,302	-1.2%	\$127.35	\$128.89	-1.2%
10	Female Reproductive	515,136	365,833	40.8%	\$98.61	\$70.03	40.8%
	Subtotal Top 10	\$12,514,241	\$11,267,560	11.1%	\$2,395.53	\$2,156.88	11.1%
	All Other Categories	\$2,161,754	\$2,451,892	-11.8%	\$413.81	\$469.35	-11.8%
	TOTAL	\$14,675,995	\$13,719,452	7.0%	\$2,809.34	\$2,626.23	7.0%

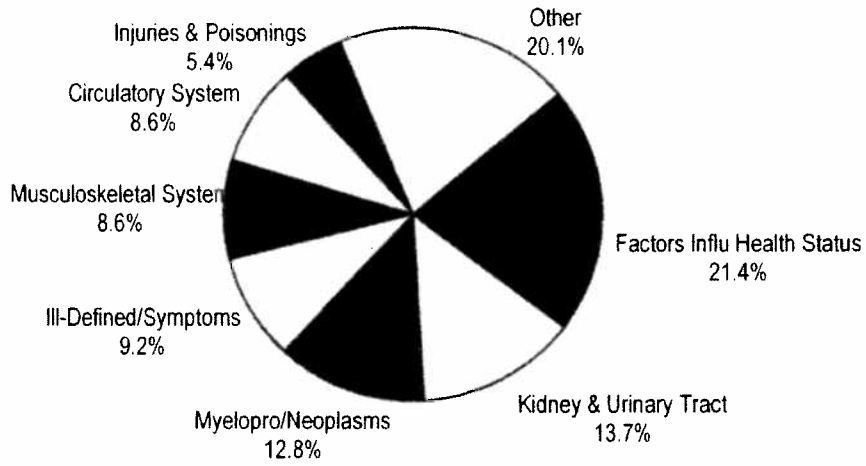
Nebraska Comprehensive Health Insurance Pool

Top Inpatient Hospitals by Total Payments
For Claims Paid January 1, 2008 through December 31, 2008

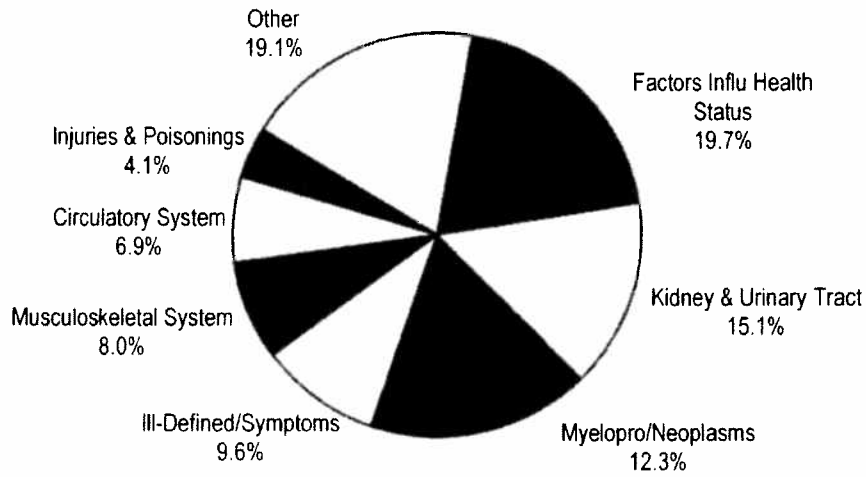
<u>HOSPITAL</u>	Payments	Adm	Days	Pmt/Adm	Pmt/Day	Pmt/Mbr	ALOS
The Nebraska Medical Center	\$2,226,098	119	655	\$18,707	\$3,399	\$434	5.50
Bryan/LGH	\$1,436,142	92	544	\$15,610	\$2,640	\$280	5.91
Alegent Bergan Mercy	\$961,812	45	238	\$21,374	\$4,041	\$188	5.29
Nebraska Methodist Hospital	\$701,173	66	286	\$10,624	\$2,452	\$137	4.33
Good Samaritan	\$645,255	29	153	\$22,250	\$4,217	\$126	5.28
Subtotal Top Hospitals	\$5,970,480	351	1,876	\$17,010	\$3,183	\$1,165	5.34
All Other Hospitals	\$8,705,515	573	2,956	\$15,193	\$2,945	\$1,698	5.16
TOTAL	\$14,675,995	924	4,832	\$15,883	\$3,037	\$2,863	5.22

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL OUTPATIENT HOSPITAL PAYMENTS BY DIAGNOSTIC CATEGORY

OUTPATIENT 2008



OUTPATIENT 2007

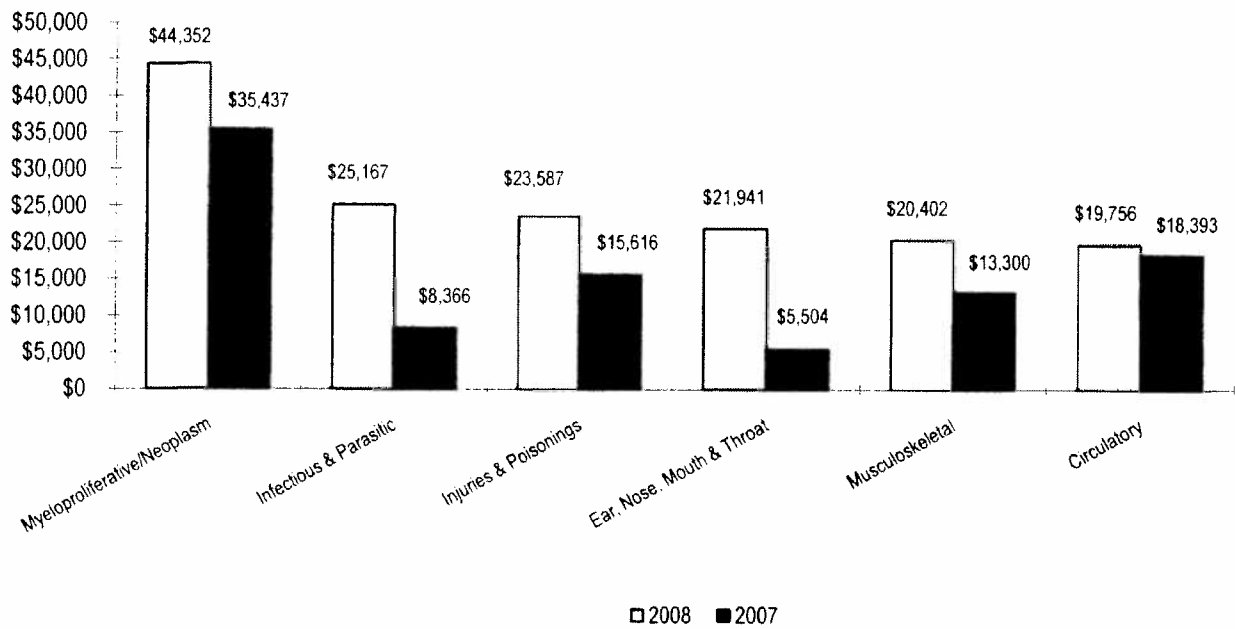


Nebraska Comprehensive Health Insurance Pool
Hospital Outpatient Payments
For Claims Paid January 1, 2007 through December 31, 2008

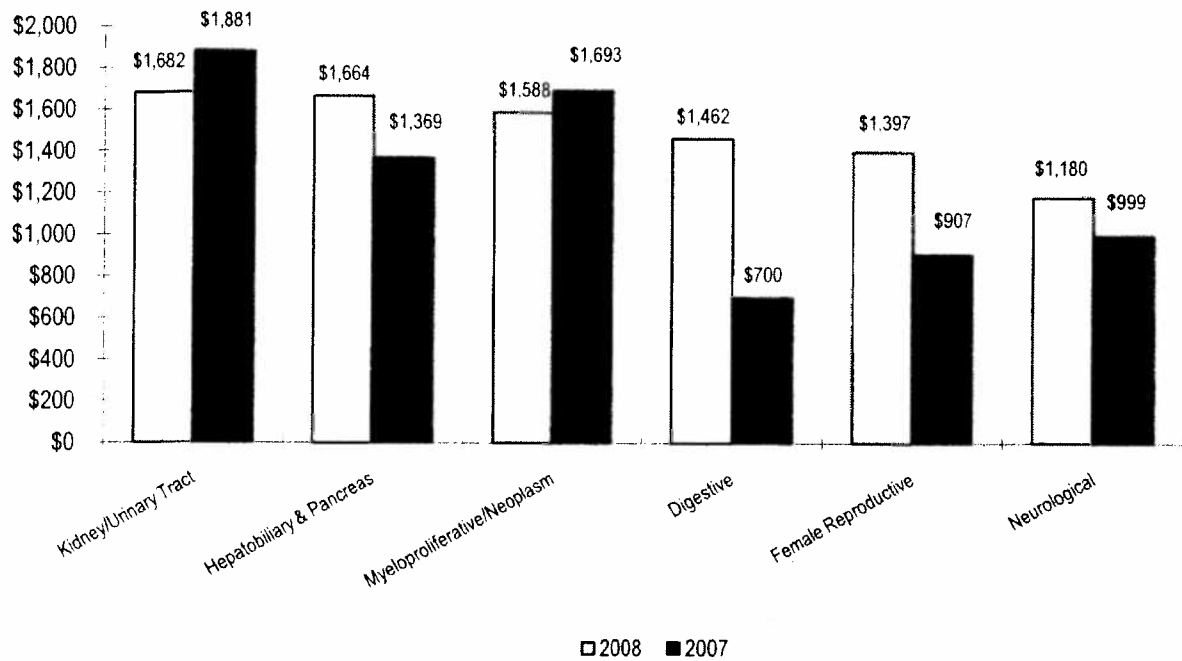
RANK	MAJOR DIAGNOSTIC CATEGORY	PAYMENTS			PAYMENTS PER MEMBER		
		2008	2007	Percent Change	2008	2007	Percent Change
1	Factors Influencing Health Status/Other	\$2,576,384	\$2,267,564	13.6%	\$502.61	\$434.07	15.8%
2	Kidney & Urinary Tract	1,645,507	1,736,604	-5.2%	\$321.01	\$332.43	-3.4%
3	Myeloproliferative/Poorly Diff Neoplasms	1,543,935	2,018,421	-23.5%	\$301.20	\$386.37	-22.0%
4	Ill-Defined/Symptoms/Other	1,108,140	1,101,096	0.6%	\$216.18	\$210.78	2.6%
5	Musculoskeletal/Connective System	1,039,132	914,523	13.6%	\$202.72	\$175.06	15.8%
6	Circulatory	1,034,515	787,251	31.4%	\$201.82	\$150.70	33.9%
7	Digestive	648,920	339,644	91.1%	\$126.59	\$65.02	94.7%
8	Injuries & Poisonings	546,838	466,933	17.1%	\$106.68	\$89.38	19.4%
9	Neurological	434,456	358,686	21.1%	\$84.76	\$68.66	23.4%
10	Blood/Blood-forming Organs	270,542	234,796	15.2%	\$52.78	\$44.95	17.4%
	Subtotal Top 10	\$10,848,369	\$10,225,518	6.1%	\$2,116.34	\$1,957.41	8.1%
	All Other Categories	\$1,169,419	\$1,252,580	-6.6%	\$228.13	\$239.77	-4.9%
	TOTAL	\$12,017,788	\$11,478,099	4.7%	\$2,344.48	\$2,197.19	6.70%

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL HOSPITAL PAYMENTS PER ADMISSION OR CASE

INPATIENT HOSPITAL

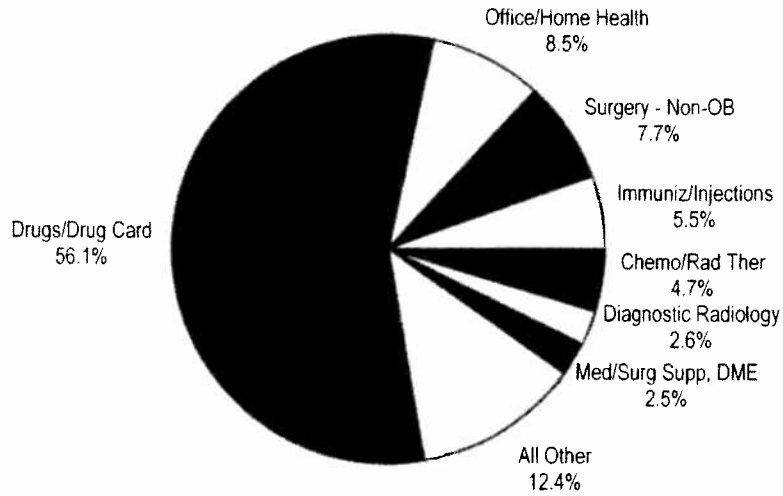


OUTPATIENT HOSPITAL

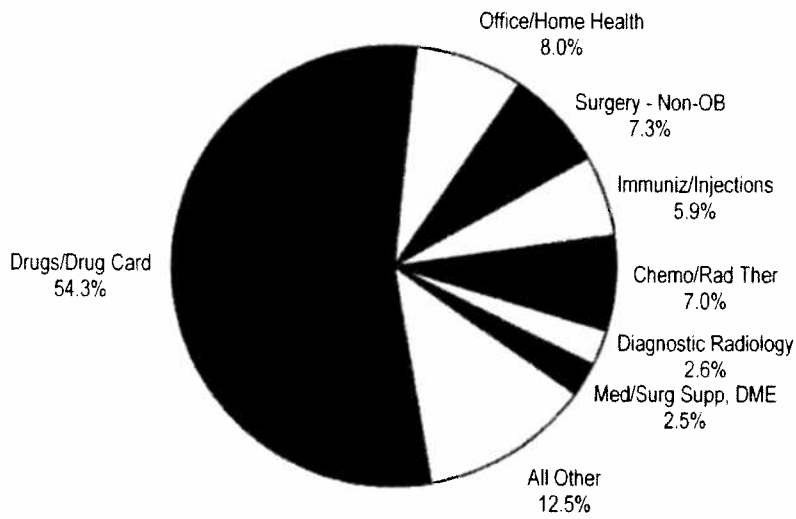


NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL NON-HOSPITAL PAYMENTS BY PROCEDURE CATEGORY

NON-HOSPITAL 2008



NON-HOSPITAL 2007



Nebraska Comprehensive Health Insurance Pool

Non-Hospital Payments

For Claims Paid January 1, 2007 through December 31, 2008

RANK	PROCEDURE CATEGORY	PAYMENTS			PAYMENTS PER MEMBER		
		2008	2007	Percent Change	2008	2007	Percent Change
1	Drug Card	\$15,827,434	\$15,654,003	1.1%	\$3,087.68	\$2,996.56	3.0%
2	Office/Home Health Care	2,387,081	\$2,307,638	3.4%	\$465.68	\$441.74	5.4%
3	Surgery - Non-OB	2,161,577	\$2,108,876	2.5%	\$421.69	\$403.69	4.5%
4	Immunizations/Injections	1,568,941	\$1,802,077	-12.9%	\$306.08	\$344.96	-11.3%
5	Chemo/Radiation Therapy	1,323,980	\$2,017,255	-34.4%	\$258.29	\$386.15	-33.1%
6	Diagnostic Radiology	729,074	\$767,905	-5.1%	\$142.23	\$147.00	-3.2%
7	Other Medical	685,614	\$533,609	28.5%	\$133.75	\$102.15	30.9%
8	Med/Surg Supplies, DME	569,426	\$714,214	-20.3%	\$111.09	\$136.72	-18.7%
9	Anesthesia	537,641	532,379	1.0%	\$104.89	\$101.91	2.9%
10	In-Hospital Medical	516,716	545,786	-5.3%	\$100.80	\$104.48	-3.5%
	Subtotal Top 10	\$26,307,484	\$26,983,743	-2.5%	\$5,132.17	\$5,165.34	-0.6%
	Subtotal All Other Categories	\$1,918,453	\$2,028,611	-5.4%	\$374.26	\$388.33	-3.6%
	TOTAL	\$28,225,937	\$29,012,353	-2.7%	\$5,506.42	\$5,553.66	-0.9%

Nebraska Comprehensive Health Insurance Pool

EXHIBIT XV

Generic vs. Brand Name Drug Usage January 1, 2008 through December 31, 2008

TYPE	Formulary	CHIP			
		Prescriptions		Payments	
BRAND NAME		#	%	\$	%
No Generic Available	No	25,569	13.6%	\$4,024,908	25.4%
	Yes	49,940	26.5%	\$9,602,967	60.7%
	Subtotal	75,509	40.0%	\$13,627,875	86.1%
Generic Available, Brand Used	No	4,178	2.2%	\$283,414	1.8%
	Yes	803	0.4%	\$129,243	0.8%
	Subtotal	4,981	2.6%	\$412,657	2.6%
GENERIC	N/A	108,149	57.3%	\$1,786,903	11.3%
TOTAL		188,639	100.0%	\$15,827,435	100.0%

	<u>CHIP</u>
Average Number of Prescriptions per Member:	36.8
Average Prescription Cost per Member:	\$3,087.68
Average Member Copay:	\$18.14

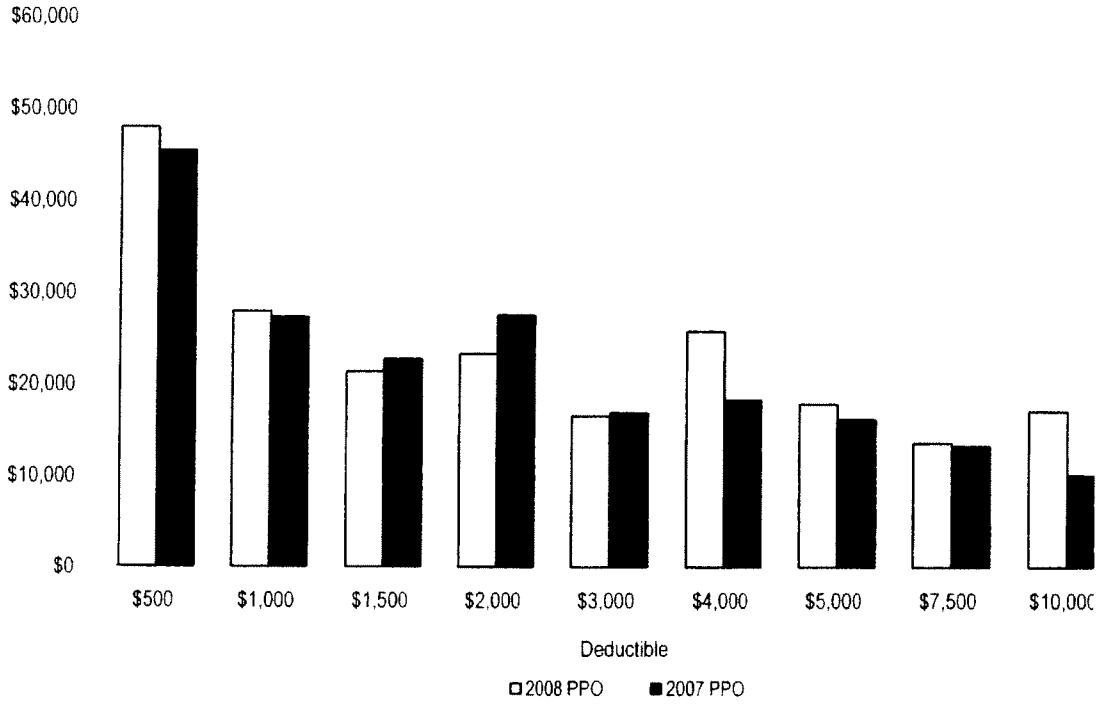
EXHIBIT XVI

Top 25 Medications by Dollar January 1, 2008 through December 31, 2008

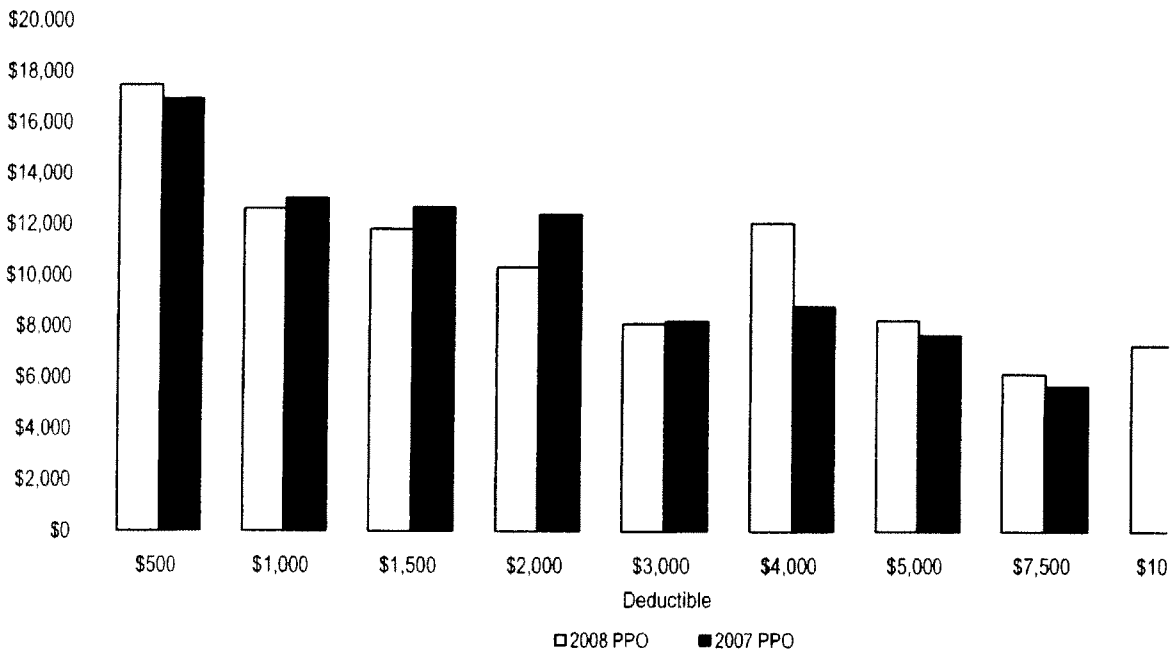
DRUG NAME	Total Paid	Total Prescriptions	Average Paid
Avonex (Treatment for multiple sclerosis)	\$399,278.71	208	\$1,919.61
Advate (Antihemophilic factor)	\$382,885.93	21	\$18,232.66
Copaxone (Multiple sclerosis treatment)	\$382,096.58	180	\$2,122.76
Enbrel (Rheumatoid arthritis)	\$367,337.55	219	\$1,677.34
Lipitor (Cholesterol-lowering)	\$328,856.49	3,961	\$83.02
CellCept (Immunosuppressant)	\$272,550.68	455	\$599.01
Nexium (Gastric acid inhibitor)	\$269,158.62	1,829	\$147.16
Effexor XR (Antidepressant)	\$265,126.71	1,509	\$175.70
Actos (Anti-diabetic agent)	\$252,378.73	1,571	\$160.65
Fentanyl (Analgesic)	\$244,951.77	78	\$3,140.41
Humalog (Antidiabetic agent)	\$229,997.25	1,253	\$183.56
Lantus (Antidiabetic agent)	\$226,724.77	1,661	\$136.50
Topamax (Anticonvulsant)	\$221,851.74	710	\$312.47
Humira (Antirheumatic)	\$206,456.23	113	\$1,827.05
Prograf (Immunosuppressant)	\$188,905.76	463	\$408.00
Abilify (Antipsychotic)	\$188,533.21	443	\$425.58
Recombinant (Antihemophilic factor)	\$172,568.24	16	\$10,785.52
Provigil (Central nervous system stimulant)	\$164,814.37	449	\$367.07
Advair Diskus (Asthma)	\$161,819.12	941	\$171.97
Seroquel (Antipsychotic)	\$160,109.36	626	\$255.77
Prevacid (Gastric acid inhibitor)	\$153,340.75	962	\$159.40
Aciphex (Gastric acid inhibitor)	\$150,796.69	895	\$168.49
Plavix (Antiplatelet agent)	\$149,112.16	1,197	\$124.57
Cymbalta (Antidepressant)	\$146,246.91	1,244	\$117.56
Keppra (Anti-seizure)	\$142,557.13	440	\$323.99
Total Top 25	\$5,828,455	21,444	\$271.80
All other drugs	<u>\$9,998,980</u>	<u>167,195</u>	<u>\$59.80</u>
GRAND TOTAL	\$15,827,435	188,639	\$83.90

NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL COVERED CHARGES AND PAYMENTS PER MEMBER BY DEDUCTIBLE

COVERED CHARGES PER MEMBER



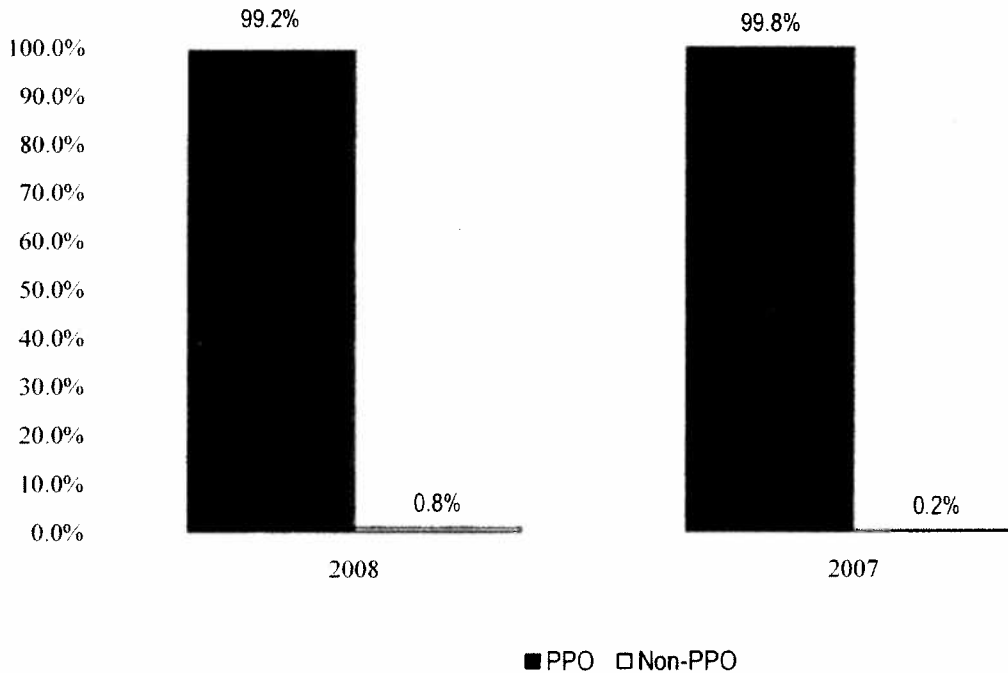
NET PAYMENTS PER MEMBER



NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
 PAYMENT DISTRIBUTION BY PROVIDER CONTRACTING STATUS

	2008		2007	
	<u>Payments</u>	<u>% of Total</u>	<u>Payments</u>	<u>% of Total</u>
PPO	\$54,458,516	99.2%	\$54,125,501	99.8%
Non-PPO	\$461,205	0.8%	\$84,402	0.2%
Total	\$54,919,721	100.0%	\$54,209,903	100.0%

PAYMENT DISTRIBUTION



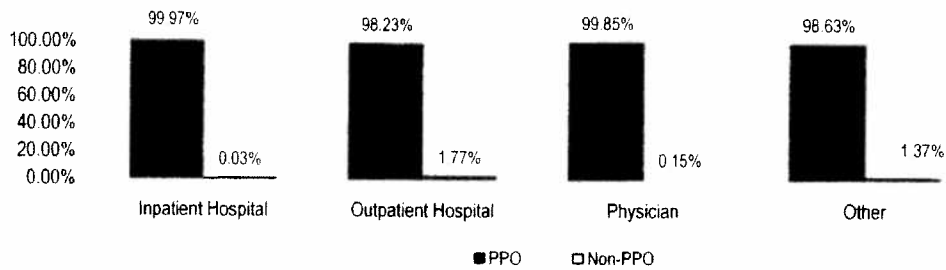
**NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL
PAYMENT DISTRIBUTION BY PROVIDER CONTRACTING STATUS
BY PLACE OF SERVICE**

2008

Inpatient Hospital			Outpatient Hospital		
	Payments	% of Total		Payments	% of Total
PPO	\$14,671,362	99.97%	PPO	\$11,805,410	98.23%
Non-PPO	\$4,633	0.03%	Non-PPO	\$212,378	1.77%
Total	\$14,675,995	100.00%	Total	\$12,017,788	100.00%

Physician			Other		
	Payments	% of Total		Payments	% of Total
PPO	\$11,680,139	99.85%	PPO	\$16,301,591	98.63%
Non-PPO	\$17,321	0.15%	Non-PPO	\$226,873	1.37%
Total	\$11,697,460	100.00%	Total	\$16,528,464	100.0%

2008 PAYMENT DISTRIBUTION

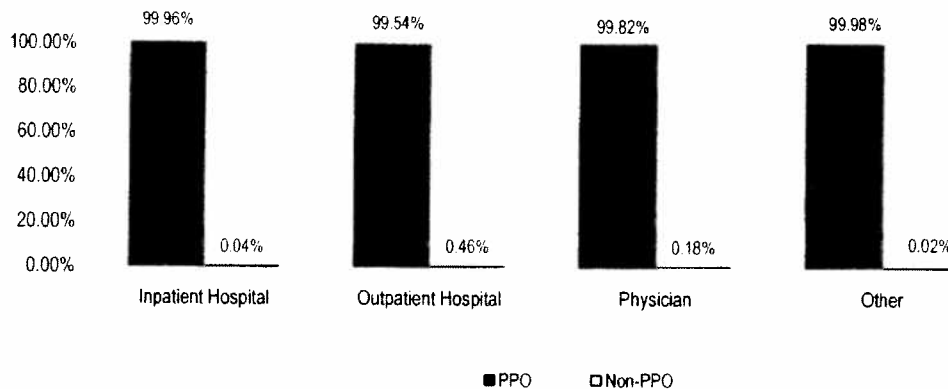


2007

Inpatient Hospital			Outpatient Hospital		
	Payments	% of Total		Payments	% of Total
PPO	\$13,714,148	99.96%	PPO	\$11,425,179	99.54%
Non-PPO	\$5,304	0.04%	Non-PPO	\$52,920	0.46%
Total	\$13,719,452	100.0%	Total	\$11,478,099	100.0%

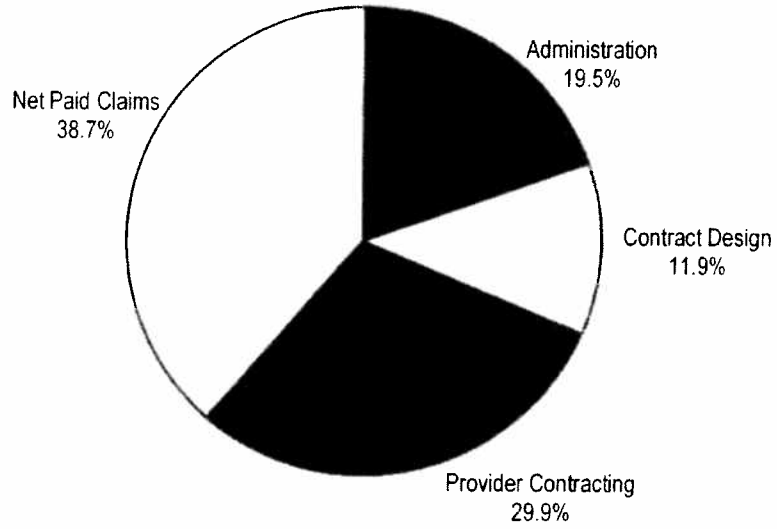
Physician			Other		
	Payments	% of Total		Payments	% of Total
PPO	\$12,814,940	99.82%	PPO	\$16,171,234	99.98%
Non-PPO	\$23,546	0.18%	Non-PPO	\$2,632	0.02%
Total	\$12,838,486	100.0%	Total	\$16,173,866	100.0%

2007 PAYMENT DISTRIBUTION



NEBRASKA COMPREHENSIVE HEALTH INSURANCE POOL SAVINGS AND NET PAYMENTS AS A PERCENTAGE OF TOTAL CHARGES

2008



2007

